



BUYERS GUIDE

Whether you are buying your first home or your 10th home, this is what you need to know

Morgan Rogers
250-735-4725

exp
REALTY

CLIENT TESTIMONIALS

★★★★★ Evone Potter

Morgan was just the best when I needed to sell my place and find a new place in a hurry! She is efficient, knowledgeable, and very helpful.

It was hard for me because I had no idea what to do, but Morgan led the way and made it all so easy. She works hard and gets things done and keeps in close touch all during the process.

I highly recommend her and have already recommended her to several people. If you want to get things done in a friendly, timely way, I suggest Morgan Rogers.

★★★★★ DeeJay Valenzuela

Morgan made our home-finding journey in Duncan truly exceptional. Her excellent local knowledge, quick responses, and valuable recommendations made the entire process smooth and enjoyable.

I highly recommend her to any new buyers - she truly goes above and beyond!

★★★★★ Kerry Marincich

I wholeheartedly recommend Morgan to anyone looking for a property in the Cowichan Valley. We were planning to relocate from Vancouver, and Morgan helped us find our dream home.

Her extensive knowledge of the area, combined with her professionalism and warm personality, made the whole process pleasant and stress-free. Morgan took the time to listen to us and very quickly understood what we were looking for (actually much better than we did!).

We feel very privileged to have had Morgan to guide us through this process. We really love our home. Thank you so much, Morgan!

★★★★★ Shawn Johnson

Morgan is an absolute pleasure to work with. My elderly parents needed a lot of TLC and she was just beautiful with them. I would highly recommend her for your real estate needs and looking forward to having a very long business relationship with her!

★★★★★ Eric Botterell

A true gem to deal with. She was incredibly warm, professional, and knowledgeable to deal with.

The focus was never on her - she wanted to make sure that all of my needs were taken care of with my first-time home purchase. Answering all questions at all times of day (even on her vacation!).

1000% recommend Morgan to any future home buyers in the area. She will make sure that you are as happy as we were with our purchase. Thank you, Morgan!

Many more testimonials on my Google Business Page
Morgan Rogers / EXP REALTY / Vancouver Island

MORGAN'S TOP 10 TIPS TO AVOID BUYER PITFALLS

1. Choosing the wrong Realtor. Work with someone who gets you! (Like me!)
2. Not getting pre-qualified. Lets connect you with a great local mortgage expert
3. Forgetting about hidden costs.
4. Limiting your search. Together we will explore all options
5. Searching for "The one" Lets find a great home that meets your needs now and in the future.
6. Skipping research. We will dig into the documents, ask the questions about roof, plumbing, electrical, neighbourhood etc.
7. Forgetting about inspections. A good inspector = Peace of mind.
8. Overlooking insurance. Lets ensure your new home is fully protected.
9. Forgetting long term goals - Lets make sure your home fits your future dreams.
10. Cosmetic upgrades can always change the space - but make sure we check the costly functions of the home and what age! Planning for replacements!

WHY YOU NEED ME IN YOUR CORNER

1. Local expert: - I was born and raised in the Cowichan Valley and can tell you about the best neighbourhoods.
2. Paperwork ninja!: I will handle the complicated stuff so you dont have to.
3. Expanded search: I could find you a home that is not even on the market yet!
4. Negotiation skills: I fight for your best deal!
5. Emotional support: Im here for the highs, lows and everything in between
6. Up-to-date knowledge: Ill keep you ahead in todays fast paced market.



THE BUYING PATHWAY

1. Lets chat! We will discuss your needs, wants and must haves.
2. Get pre-approved: Know your budget with confidence
3. Start the Hunt: Explore options and learn what you love.
4. Make an offer: I'll guide you every step of the way
5. Inspections and Due diligence: This is our time to make sure the house and location/zoning is right for you.
6. Closing Day: Get ready to pop the champagne!



THE OFFER PROCESS

We will go over the offer in more detail at the time, but here is what to plan for:

1. Price- What price are we offering? I will help you determine the market value of the home and create a competitive offer.
2. Deposit- To write an offer, you must have at least \$10,000-\$50,000 available for a deposit. A deposit is a show of good faith to the seller, demonstrating your commitment to the purchase. It's typically held in trust and forms part of your down payment at closing. If conditions in the offer aren't met, the deposit is usually refundable.
3. Conditions- Conditions protect you during the buying process. Common conditions include financing approval, a satisfactory home inspection, and, if applicable, the sale of your current home. I will guide you on which conditions are essential for your situation.
4. Closing Date- This is the date you officially take ownership of the home. It's typically 30-90 days from the offer acceptance, but we'll align it with your needs and the seller's preferences.
5. How Long the Offer is Open- Every offer has a deadline for the seller to respond, usually within 24-48 hours. This ensures a timely decision.
6. What's Included- We'll specify what stays with the house, such as appliances, window coverings, or fixtures. If there's something specific you want, we'll include it in the offer.
7. Other Details- We will also address key factors like property taxes, utilities, strata fees (if applicable), and any warranties or repairs requested.

Costs to be Borne by the Buyer

Lawyer or notary Fees and Expenses:

- searching title,
- drafting documents.

Costs of Mortgage, including:

- mortgage company's lawyer/notary,
- appraisal (if applicable),
- Land Title Registration fees.

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Survey Certificate (if required).

Fire Insurance Premium.

Sales Tax (if applicable).

Property Transfer Tax.

Goods and Services Tax (if applic



UTILITIES AND SERVICES IN THE COWICHAN VALLEY

When moving into a new home in the Cowichan Valley, it's essential to set up your utility and service accounts promptly. Here's a list of primary providers to assist you:

Electricity:

- BC Hydro: The main electricity provider in British Columbia.
 - Website: www.bchydro.com
 - Customer Service: 1-800-224-9376

Natural Gas:

- FortisBC: Supplies natural gas to the region.
 - Website: www.fortisbc.com
 - Customer Service: 1-888-224-2710

Water and Sewer Services:

- Cowichan Valley Regional District (CVRD): Manages water and sewer services for various areas.
 - Website: www.cvrld.ca
 - Utilities Contact: 250-746-2530
 - Note: Service areas vary; confirm with CVRD if your property is within their jurisdiction.
- Municipality of North Cowichan: Provides water and wastewater services for specific regions.
 - Website: www.northcowichan.ca
 - Utilities Contact: 250-746-3106

Telecommunications (Internet, TV, Phone):

- Shaw Communications: Offers cable internet, television, and phone services.
 - Website: www.shaw.ca
 - Customer Service: 1-888-472-2222
- Telus: Provides DSL internet, television, and phone services.
 - Website: www.telus.com
 - Customer Service: 1-888-811-2323

Waste Collection:

- CVRD Solid Waste Management: Oversees garbage and recycling services.
 - Website: www.cvrld.ca
 - Contact: 250-746-2530

Additional Services:

- Canada Post: For mail forwarding and community mailbox keys.
 - Website: www.canadapost.ca
 - Customer Service: 1-866-607-6301

HOME INSPECTORS

- Falcon Home Inspections
Pierce Bowie - 778-708-5085
- Barnes & Co. Russ Mcarthy -
250-881-1086
- Truvue Home Inspections
Elizabeth Maybury - 250-900-6629

INSURANCE BROKERS

- Real Insurance Amar - 250-667-8888

WELLS

- Wellmaster Pumps 250-474-5755 - BC Aquifer 250-748-4041

SEPTIC SYSTEMS

- Ace Bob cat Septic- 250-709-9643 - Save-On-Septic
250-474-7867
- Coast Environmental 250-748-4611
- Shoreline Septic 250-228-2959

PLUMBING

- FMB Plumbing Pierre - 250-709-5663
- Baker Plumbing 250-748-3890

MORTGAGE BROKERS

- Dominion Lending Janette
Roch - 250-588-1919
- A Place to Mortgage Erin
Sheen - 250-701-8859
Whitecap Mortgages
- Shawn Johnson - 604-999-5869
shawnjohnsonmortgages@gmail.com
- Lori Fritz - RBC 250-715-7692 - lori.fritz@rbc.com (MH)

NOTARIES AND LAWYERS

- Alexa Zimmer 250-252-0088
alexa@alexazimmerlaw.ca
- Dylan Taylor - Dawson
Mullen Law 250-896-9253
- Patty Thompson - Notary
250-749-3912

ELECTRICIANS

- All Valley Electric Sean -
250-715-8187
- Surepoint group 250-597-3666



WINDOWS, MOSS & GUTTERS

- Good Guys Window Washing- Sean Marcy - 250-882-4907

DRYER/ VENT CLEANING

- Coastal Power Vac-250-597-3401

MAINTENANCE

- Hey Handy 250-510-8874
- Handy Mum 250-510-3552

CONSTRUCTION

- Meriki & Co. Contracting 250-650- 6305

HEATING

- Accurate Air 250-746-1666
- Coastal Heat Pumps 250-656- 6868

Interior Design

- Joanne Mieke - 778-723-5548
- Ellen Mann - 403-828-5141

OIL TANKS

- Sitka - Oil Tank Removal LTD. 250-240-1449
- GeoScan 250-891-9364 - Victoria Tank Service 778-403- 4519

REMEDICATION

- VI Abatement Matt - 250-466-4426
- Coastal Pure Air (Mold Removal) 236-562-1252

PROFESSIONAL PAINTER

- Malinski Painting Braidan Malinski - 250-510-6194

CLEANING

- Taylor Maid-Taylor Kits 250-710-8618
tmaidhousekeeping@gmail.com

MOVING SERVICES

- Genie Senior Moving Services 604-661-1915
- Two small men with big hearts 250-748-3322





It's been an absolute pleasure helping you through this exciting process. Whether you're taking the first steps toward buying your first home, next home or dream home.

Send me a text, give me a call or shoot me an email. I am always available to talk Real Estate with you!

☎ Phone: 250-735-4725

✉ Email: morganrogersrealtor@gmail.com

🌐 Website: morganrogersrealtor.ca

📱 Follow me on Social Media: [MorganRrealtor](#)

Morgan Rogers
Cowichan Valley Realtor

